



PATENT
Attorney Docket No. 05793.3077

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Sanjeev Kumar CHANDAK et al.) Group Art Unit: 3622
)
Application No. 09/996,944) Examiner: John W. Van Bramer
)
Filed: November 30, 2001) Confirmation No. 3988
)
For: METHODS, SYSTEMS AND)
ARTICLES OF MANUFACTURE)
FOR MANAGING FINANCIAL)
ACCOUNTS WITH REWARD)
INCENTIVES)

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO OFFICE ACTION

In reply to the Office Action mailed November 1, 2007, please amend the
above-identified application as follows:

Amendments to the Specification are included in this paper.

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment section of this paper.